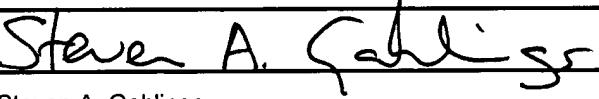


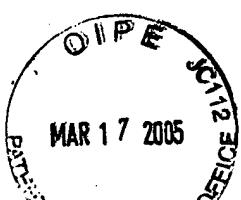
AF

TRANSMITTAL FORM <small>(to be used for all correspondence after initial filing)</small>		Application Number	09/823,697
		Filing Date	March 31, 2001
		First Named Inventor	Diveley, Keith W. et al.
		Art Unit	3621
		Examiner Name	James A. Reagan
		Total Number of Pages in This Submission	1

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard
Remarks <input type="text"/> The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430. No fee transmittal is attached as this Amendment is being timely filed with 65 total claims having previously paid for 67 total claims and 7 independent claims having previously paid for 8 total independent claims.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Steven A. Gahlings		
Date	March 17, 2005	Reg. No.	54,108

CERTIFICATE OF TRANSMISSION/MAILING			
Express Mail Label: EV 470922869 US I hereby certify that this correspondence is being deposited with the United States Postal Service with "Express Mail Post Office to Address" service under 37 CFR 1.10 on this date March 17, 2005 and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.			
Signature			
Typed or printed name	Sara B. McPeak	Date	March 17, 2005



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AMENDMENT
EXAMINING GROUP 3621

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By: Sara B. McPeak
Sara B. McPeak

PATENT
Attorney Docket No.: 20375-004000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Keith W. Diveley et al.

Application No.: 09/823,697

Filed: March 31, 2001

For: PAYMENT SERVICE METHOD
AND SYSTEM

Customer No.: 20350

Confirmation No. 7446

Examiner: James A. Reagan

Technology Center/Art Unit: 3621

AMENDMENT

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed December 22, 2004 on the above-referenced application, please enter the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks/Arguments begin on page 19 of this paper.